CalPERS 457 Plan

STAY THE **COURSE**

Feeling anxious and unsure about the future? It's important to not lose sight of your future retirement goals.

Saving for long-term financial goals like retirement is a marathon, not a sprint. There are a number of things you can do to navigate today's uncertainty and plan for your tomorrow with the CalPERS 457 Plan.

Don't panic.

The ups and downs of the stock market aren't as unusual as they may seem. The market may fluctuate, but focusing on things you can control will help you resist the urge to react on impulse. Remember that discipline and managing your reactions to a bad market day or week may be the best way to respond to market volatility.

Stick to your plan.

Resisting the urge to react to market volatility may allow you to benefit when it recovers. Research and history shows that you're betting against the odds when you attempt to predict what the market is going to do. Instead, consider worrying more about the factors that you can control, like how much you're saving. Your dedicated Account Manager can help you enroll in the CalPERS457 Plan, review your current savings rate if you're already participating, and review your investment portfolio so that it reflects your risk tolerance and long-term retirement planning strategy.

Continue to save for retirement.

When you automatically contribute to the CalPERS 457 Plan through payroll deduction, you purchase more shares at a lower price in a down market than when it is at a high. Over time, your average share price could actually be lower than if you had invested a large sum all at once. We encourage you to stay the course — because everything worthwhile always takes time.

Create and stick to your budget.

Having a plan for your finances is a great way to get organized and feel in control. Make sure you budget for retirement savings like you would with other reoccurring bills like a mortgage or car payment. Over time, even modest investments have the potential to grow into something much more substantial. So if you're on a limited budget right now, don't lose sight of how your future is just as important as your present.

Stay on track for retirement with the CalPERS 457 Plan.

Visit **calpers457.com** for more information about the Plan's investment options. You can also visit **calpers457.timetap.com** or call **888-713-8244** to schedule an appointment with your dedicated Account Manager to review and discuss your investment strategy.

211011 1536707_0924 CN3854696_0926